

Housing and Urban Development's **Housing Choice Voucher Program**

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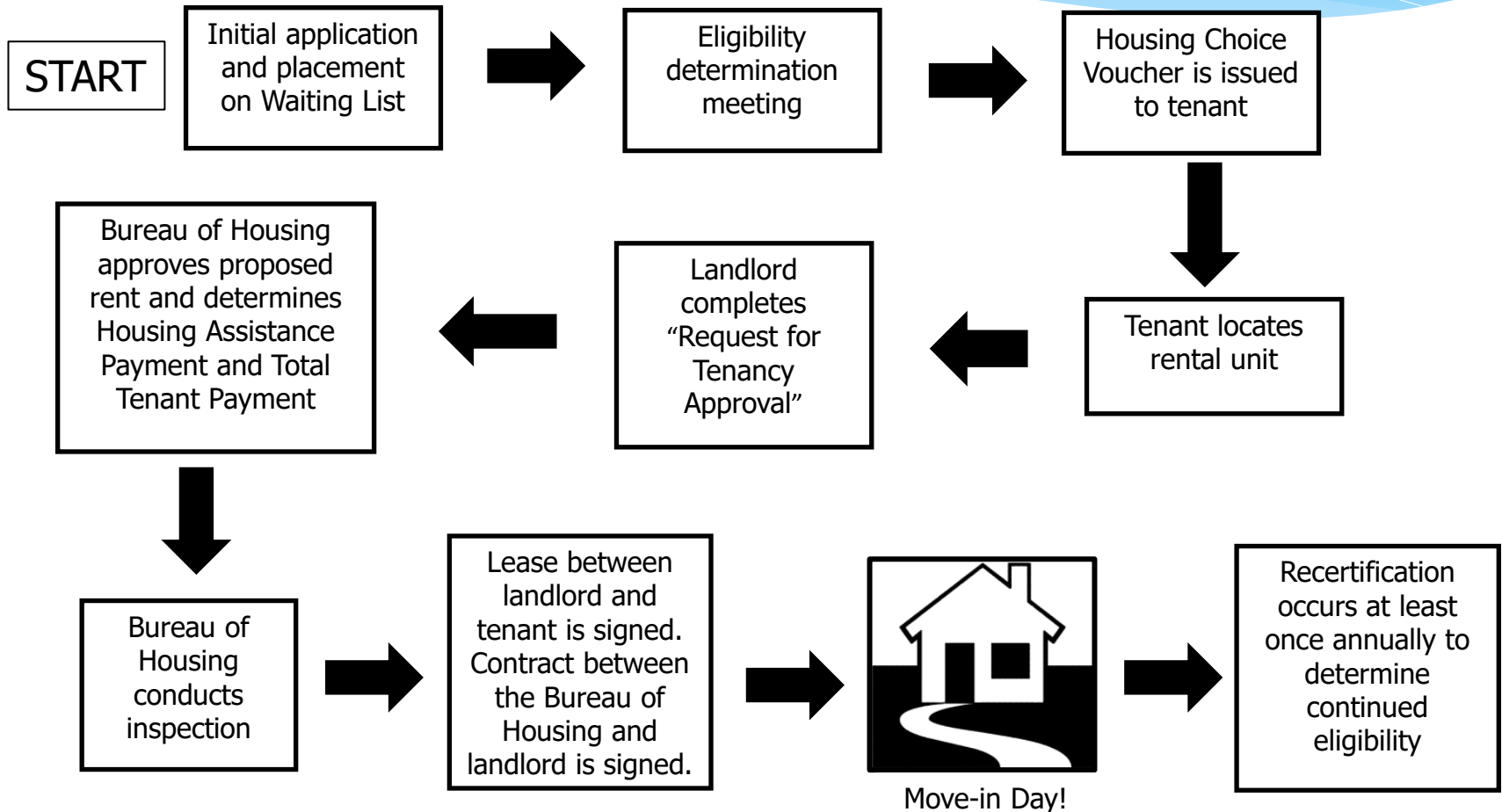


Understanding HUD's Housing Choice Voucher (HCV) Program

- Housing Assistance Payments (HAP)
- Rent reasonableness
- Portability
- Housing Quality Standards (HQS)
- Family Obligations
- Total Tenant Payment (TTP)

The Leasing Process

You are Here



*** Note: You can rent from anyone you choose, except for immediate family members, including step family members.***

Congratulations! You have a voucher!

Now what?

- The clock is ticking from the day you receive your voucher!
- Vouchers are issued for **120** calendar days, which includes a 60 day extension.
- Expiration date is located on the voucher.
- If you are unable to find a suitable unit, you may request an extension.
- Keep a list of landlords you contacted and the results (convenient form in briefing packet).
- A written extension request must be turned in with a list of landlords you have contacted during your search.
- Contact your Housing Specialist a week or two prior to the voucher's expiration date, extensions may be granted under special circumstances.
- Additional extensions are given 30 days at a time, only granted under extenuating circumstances.
- Vouchers are good anywhere in the US under "portability" rules.

What is Portability?

- Portability means that your voucher is good anywhere in the US or US territories that has a Public Housing Agency with HUD's Housing Choice Voucher Program.

- The link below shows Maryland PHAs.

<https://www.hud.gov/states/maryland/renting/hawbsites>



- If you met a preference of living in Carroll County you may port right away to any PHA in the US.
- If you did not meet this preference, you must lease up for one year in Carroll County before porting.

Helpful Tips About Porting



- Payment Standards, which play a role in how much rent you pay, vary from one housing authority to another.
- Our income limits could be lower or higher than another housing authority's limits, which could change your eligibility to port.
- The following can vary from one housing authority to another:
 - ✓ Payment Standards
 - ✓ Income limits
 - ✓ Background check requirements
- If you are thinking of porting, contact the destination housing authority for their income limits and payment standards.



What Can I Afford?

Several factors play a role in determining what you can afford:

- Your monthly Adjusted Gross Income or AGI. The voucher program is designed for tenants to pay 30% of their AGI.
- The Fair Market Rent (FMR) that is established by HUD
- The payment standard
- The Contract Rent
- What utilities you are responsible for in a particular unit
- Individuals may also qualify for certain deductions when calculating their AGI such as:
 - ✓ Being elderly or disabled
 - ✓ Medical expenses, if elderly or disabled
 - ✓ Having dependents
 - ✓ Child care expenses

Payment Standard

- The program is designed for the tenant to pay 30% of their monthly Adjusted Gross Income.
- Total Tenant Payment (TTP) is what you have to pay towards rent and utility allowance (the utility allowance will likely be less than your actual utility bill).
- To keep your TTP at 30%, rent plus utilities needs to be at or below the Payment Standard for your voucher size. However, There may be some flexibility for certain income.
- Remember that the more you go over the payment standard, the more you will pay.
- The more utilities you pay, the less rent you pay OR the less utilities you pay, the more rent you pay.

Utility Allowance Basics

Utilities to Consider

Gas Heat
Electric Heat
Stove
Other Electric
Hot Water Heater
Water
Sewer
Trash

On the utility allowance worksheet, determine if a unit is an apartment, townhouse/ duplex, or detached house. Use the utility column based on what is smaller: voucher size or unit size.

* Utility Allowance is based on your voucher or unit size.

What Do Landlords Want?

Simply put, most landlords want three things:

1. Tenants who will pay on time.
2. Tenants who will respect the property.
3. Tenants who follow their lease.



How to Win Over a Prospective Landlord

Think of your first appointment to view a rental unit as a job interview:

- Give a firm handshake
- Be attentive
- Listen carefully
- Show the landlord you understand the qualities of a good tenant (timely payments, taking care of the property, abiding by the lease)



Suggestions when looking for a rental:

When going to meet a landlord:

1. Make a good first impression
2. Dress appropriately
3. Be on time
4. Communicate your strong interest in the property
5. Compliment specific aspects of the unit or the location and how well it has been maintained
6. Don't complain about past landlords
7. Be prepared with references, employment history, and rental history

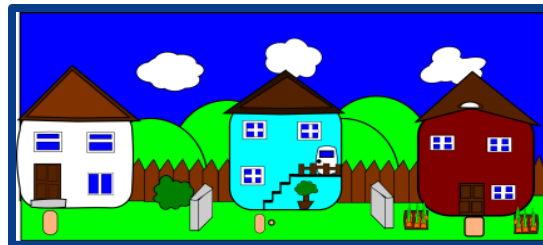
Accessible Units

If you need an accommodation or accessible rental unit, check out the list of Subsidized Apartments in the lobby of the Bureau of Housing. This list contains not just apartments for seniors, but some complexes that have accessible units.



Housing Choice Voucher Equals Flexibility

The advantage to the Housing Choice Voucher Program is that you can take your voucher to any community and any landlord who is willing to work with the Bureau of Housing.



Rent Reasonableness



Once the unit passes inspection based on HUD's Housing Quality Standards, the reasonableness of the rent is determined. The rent requested by the landlord is compared with three similar units that do not receive HUD assistance. The other three units must be from the same Carroll County zone and have the same number of bedrooms.

If the requested rent exceeds comparable units, the Housing Specialist can talk to the landlord to see if he/she is willing to lower the rent.

Housing Quality Standards (HQS)

Tenant Obligations

- Please be sure to be familiar with your lease and comply with all the terms and provisions you have agreed upon.
- Please remember, you are responsible for tenant-caused damage.
- Take pictures when moving in and out of a unit.
- When repairs are needed, advise the owner or property manager first before contacting housing.
- Cooperate with the Public Housing Authority in completing inspections.

HQS Inspections

General Requirements:

➤ Room standards

- Working/locking windows and doors

➤ Kitchen

- GFI's
- Working stove
- Refrigerator
- Food Preparation area

➤ Bathroom

- Working toilet, shower & sink
- Hot and cold running water
- GFI's
- Appearance of grout and seal along floor & tub walls

➤ Building exterior

➤ Heating and plumbing

➤ Health and safety

➤ Electricity and security

* Please refer to "A Good Place to Live" included in your packet for additional guidance

Family Obligations

The family (including each family member) must:

1. Supply any information that the Public Housing Authority (PHA) or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled reexamination or interim reexamination of the family income and composition.
2. Disclose and verify Social Security numbers and sign and submit consent forms for obtaining information.
3. Supply any information requested by the PHA to verify that the family is living in the unit or information related to the family absence from the unit.
4. Promptly notify the PHA in writing when the family is away from the unit for an extended period of time in accordance with the PHA Administrative Plan.
5. Allow the PHA to inspect the unit at reasonable times and after reasonable notice. If you fail to attend two (2) appointments with our housing inspector, your housing assistance may be terminated.
6. When it is time for your annual reexamination all persons in your household age 18 or older must attend. If you fail to attend two (2) appointments with our housing representative, your housing assistance may be terminated.
7. Notify the PHA and the owner in writing before moving out of the unit or terminating the lease.
8. Use the assisted unit for residence by the family. The unit must be the family's only residence.
9. The composition of the assisted family residing in the unit must be approved by the PHA. Promptly notify the PHA in writing of the birth, adoption, or court-awarded custody of a child. The family must report any visitor who resides in the unit for more than ten (10) consecutive days; your visitor may not stay any longer than thirty (30) calendar days in a one year period.
10. Submit a written request PHA approval to add a family member as an occupant of the unit prior to allowing them to move in.
11. Promptly notify the PHA in writing if any family member no longer lives in the unit.
12. Promptly give the PHA a copy of any owner eviction notice.
13. Pay utility bills and provide and maintain any appliances that the owner is not required to provide under the lease.

*please note – the public housing authority defines promptly as within 10 business days

Family Obligations

The family (including each family member) **must not**:

1. Own or have any interest in the unit.
2. Commit any serious or repeated violation of the lease. * *see housing authorities administrative plan for further clarification*
3. Commit fraud, bribery or any other corrupt or criminal act in connection with the program.
4. Engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of premises.
5. The family must not sublease or let the unit or assign the lease or transfer the unit (subleasing includes receiving payment to cover rent and utility costs by a person living in the unit who is not listed as a family member).
6. Receive Housing Choice Voucher Program housing assistance while receiving another housing subsidy, for the same unit or a different unit under any other Federal, State, or local housing assistance program.
7. Damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit or premises including damages resulting from non-payment of utilities.
8. Receive Housing Choice Voucher Program housing assistance while residing in a unit owned by a 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 rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities.
9. Engage in abuse of alcohol in a way that threatens the health, safety or right to peaceful enjoyment of the other residents and persons residing in the immediate vicinity of the premises.

Most Common Reasons for Termination

- Failure to get PHA's approval prior to allowing someone to move in
- Failure to report income changes
- Failure to sign HUD consent forms at recertification
- Failure to recertify
- Methamphetamine manufacture or production
- Life time sex offender
- Engaging in illegal drug use, or has a pattern of illegal drug or alcohol use that interferes with the health, safety, or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- Any violation of the Family Obligations