Housing Choice Voucher Program Briefing Session

Boston Housing Authority



Please be considerate of others during this presentation



BHA Texting Survey

The BHA would like to contact you via automated text message once a week to ask you questions about how your housing search is going in order to improve the voucher program.

Every week there will be a lottery with several winners of small prizes. Every week that you respond, you are automatically entered into the lottery. You will be texted if you win the lottery. You can unsubscribe at any time.

To enroll, text "hello" to 857-320-3208 now

Respond with your first and last name and the language (English or Spanish) you would like to receive texts

What's in my Briefing Packet?

Left Side

- 1. Payment Standard Chart
- 2. Your Annual Adjusted Gross Income
- 3. Leasing Guidebook
 - Family Obligations
- 4. HUD Tenancy Addendum
- 5. A Good Place to Live
- 6. Protect Your Family From Lead in the Home
- 7. Discrimination Complaint Form
- 8. VAWA Notice
- 9. BHA Service Area Map

What's in my Briefing Packet?

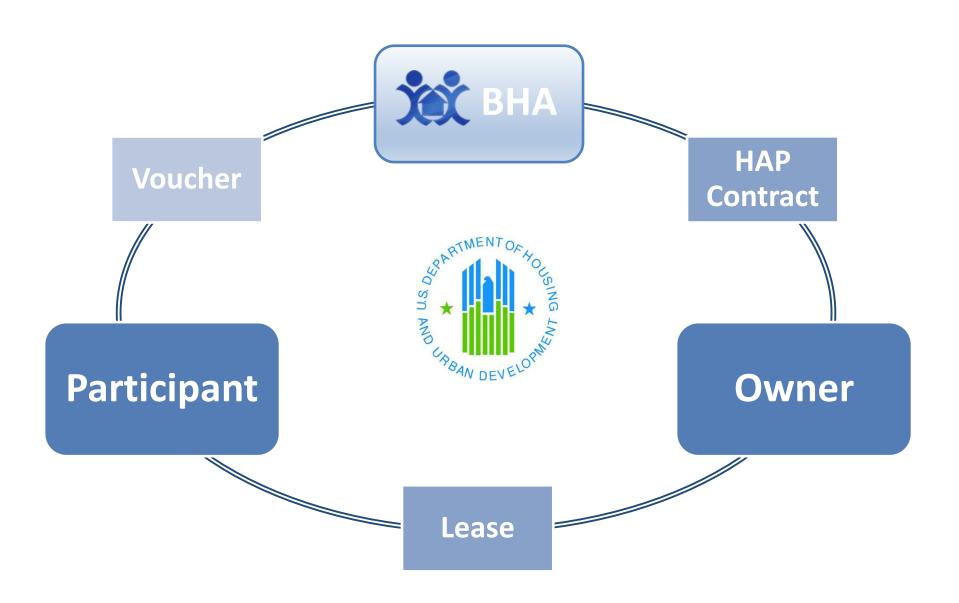
Right Side

- 1. Neighborhood Choice Ranking Sheet
- 2. Utility Allowance Chart
- 3. Request for Tenancy Approval

You've also received:

- 1. Voucher
- 2. Payment Standards for your Bedroom Size
- 3. Annual Adjusted Gross Income (Use with Max Rent Estimator www.cvrapps.com)

OVERVIEW OF HCV PROGRAM



OVERVIEW OF MOVE & SEARCH PROCESS

Search

 Find a new place to live that meets the needs of your family.

RFTA

 Submit a completed RFTA to the BHA.

Inspection

 The apartment must pass Inspection.

Rent Evaluation

 The rent request is compared to area rents.

40% Rule

 Your rent share must be less than 40% of your monthly income.

Lease

• After the BHA approves, sign a Lease.

Move In!

What is the Voucher?

This is the date that your voucher will expire. You must submit your Request for Tenancy Approval (RFTA) prior to this date.

This is the date the voucher was issued. The unit size is the number of bedrooms you are eligible for. This will also determine the Payment Standard.

Voucher Housing Choice Voucher Program U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0169 (Exp. 04/30/2018)

Public Reporting Burden for this collection of information is estimated to average 0.05 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and mailetaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Assurances of confidentiality are not provided under this collection. This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

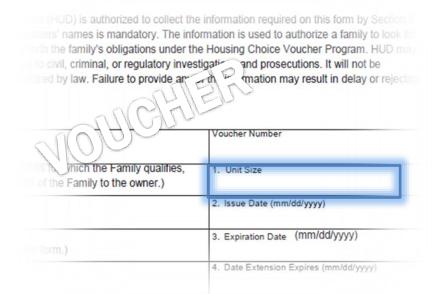
Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family voucher issuance.

			\			
Please read entire document before completing Fill in all blanks below. Type or print clearly.	form			Voucher Number		
Insert unit size in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)						
Date Voucher Issued (mm/dd/yyyy) Insert actual date the Voucher is issued to the Family.				2\(\text{lssue Date (mm/dd}\)	(1999)	
Date Voucher Expires (mm/dd/yyyy) Insert date sixty days after date Voucher is issued. (See Section 6 of this form.) 3. Expiration Date					nm/dd/yyyy)	
Date Extension Expires (if applicable)(mm/dd/yyyy) (See Section 6. of this form)					ires (mm/dd/yyyy)	
Name of Family Representative Signature of Family Representative				ve	Date Signed (mm/dd/yyyy)	
Name of Public Housing Agency (PHA)						
Name and Title of PHA Official		9. Signature of P			Date Signed (mm/dd/y	999)
This is where the Head of Household will sign the voucher.	Make sure the signed by a BHA order to be vali	A official in				

VOUCHER SIZE

br Assignments

- 1 br for the Head and the Spouse or Domestic Parner, AND
- 1 br for every two additional people of the same sex.
- 1 br for an approved Live-in Aide





VOUCHER TERM

You have 4 Months until the voucher EXPIRES.

You must:

- Find a unit
- Submit RFTA (the clock stops)

BHA will only allow EXTENSIONS:

- As a reasonable accommodation
- Serious illness or death in the family



Neighborhood Choice: Where You Live Matters

Your neighborhood directly impacts your:

- Health
- School Choice
- Transportation Options
- Access to Jobs
- Long-term wealth
- Your child(ren)'s future

Neighborhood Choice: Where You Live Matters

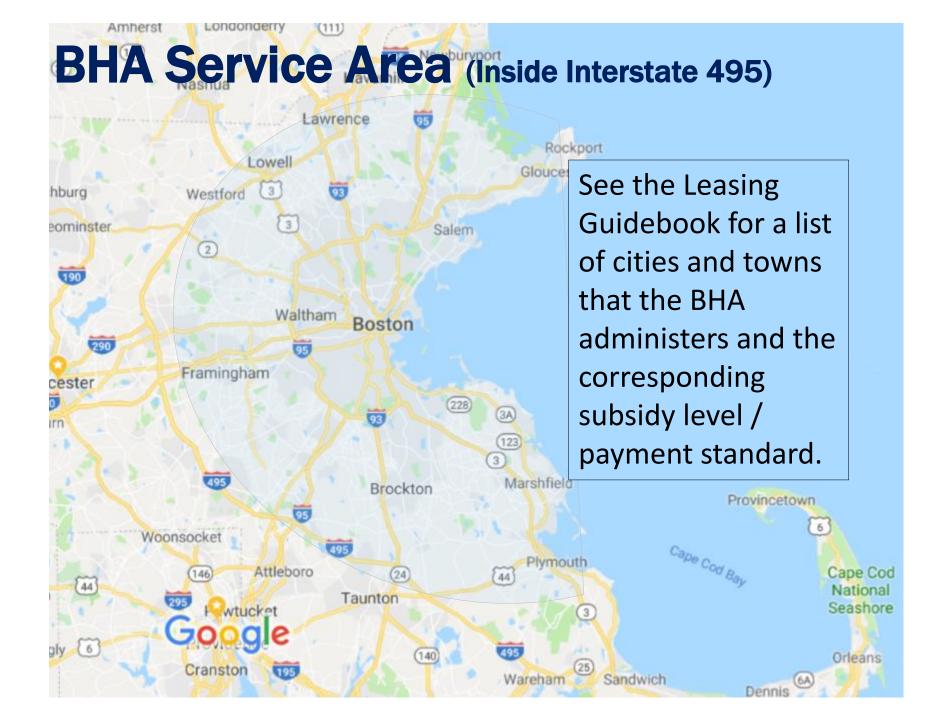
You are the best person to decide what neighborhood is best for you. Here are some good questions you may want to ask in making your decision:

- What qualities am I looking for in a school for my children? (http://profiles.doe.mass.edu/)
- How safe is the neighborhood?
- Do others speak your native language in the neighborhood?
- Is public transportation close? (https://www.walkscore.com)
- How close is it to your job?
- Will I be close enough to family and friends?
- Do I want a densely populated neighborhood?
- Is it easy to park in the neighborhood?
- Are there playgrounds nearby?
- Can you easily get to a grocery store?
- Is having a place of worship nearby important to you?
- How close are the medical services that your family needs?

Housing Search

BHA suggests several resources to assist you in finding a unit:

- Online (Craigslist, Zillow, GoSection8)
- Apartment Listings Submitted to BHA by Current Landlords Leasing to Voucher Holders (https://www.bostonhousing.org/en/Apartment-Listing-Search.aspx)
- Metro Housing Boston
 (https://www.metrohousingboston.org/)
- Boston Metrolist (https://www.boston.gov/metrolist)
- Apartment Guides
- Friends / Neighbors / Co-workers
- Real estate agents or brokers (they may charge a fee)
- "For Rent" signs posted on units



How Much Will I Pay for Rent?

Determining how much you will pay for an apartment in the HCV program is very important. There are several numbers you need to know.

<u>Contract Rent</u>: This is the total rent that the landlord will receive from the BHA and the tenant combined. This is also the rent that a tenant without a voucher would pay.

<u>Utility Allowance</u>: These are the expected costs for tenant paid utilities of various fuels (gas, oil, and electric) and types (heat, hot water, electric, etc.).

<u>Gross Rent</u>: This is the Contract Rent of the apartment plus any utilities (based on the BHA utility allowance) which the tenant is required to pay.

<u>Payment Standard</u>: This is the BHA's Maximum Gross Rent. If you select an apartment that has a Gross Rent (Contract + Utility Allowance) greater than the Payment Standard → you will pay more than 30% of your monthly adjusted income toward rent and utilities.

40% Rule: You cannot pay more than 40% of your monthly adjusted income toward rent and utilities at initial occupancy.

What Can I Afford?

The BHA now has a different Payment Standard for every zip code to give you maximum choice of where to use your Voucher.

- Let's look at the Payment Standard Chart.
- We have designed a Max Rent Estimator to help you determine if you can afford an apartment – navigate your web browser to: bha.cvrapps.com.
- You'll need your <u>Adjusted Annual Gross Income</u> to use this tool. We've provided that for you in your briefing packet.

Let's look at an example: \$20,000 AGI

Dorchester – Zip Code: 02124

Building: Triple Decker

Utilities: Heat (Gas), Electric

See additional calculations in Leasing Guidebook.

Portability



Choose a Healthy Unit

Consider some of the following health and safety items when selecting a unit:

Fire Safety - Does the apartment have working smoke detectors? Are there fire exits (more than one way to exit)?

Lead-Based Paint - Does the unit have lead-based paint? Children can get lead poisoning by eating lead paint chips and breathing dust from lead paint. Lead poisoning can cause behavior problems, learning difficulties and other developmental problems. Landlords must disclose these issues under State and federal law.

Properly Working Windows - It is important for all units, and especially those where children reside, to have properly working windows for adequate ventilation, safety and security. Below are items to check:

- The windows open from the top and bottom.
- All the windows have screens.
- The windows lock.
- Are window guards necessary for young children?

Be Ready to Rent

When you go looking for a new house or apartment, you should treat the visits like job interviews and present yourself in a professional manner. At your first meeting, owners will decide if you will be a good neighbor and tenant, just like a company would decide if you would be a good employee.

Here are some things that owners will research in a tenant's background before making a selection:

- Rental history
- Credit history
- Positive references from employers or clergy
- Criminal History

If one of the above things is negative, please be prepared to be up front and explain to the landlord.

Fair Housing



If you believe you are a victim of housing discrimination you may file a complaint by going to this link: https://www.mass.gov/how-to/how-to-file-a-complaint-of-discrimination or by calling (617) 994-6000.

Completing the RFTA

Once you find an apartment, you must submit a Request for Tenancy Approval (RFTA) to the BHA. This package of papers includes Owner and Family information.

Owner Information

- Request for Tenancy Approval
- Authorization for the Request for Information
- Disclosure of Information for Pre-1978 Housing
- Direct Deposit and IRS Form W-9

Tenant Information

- BHA Model Notice to Vacate (only for current participants)
- Lead Paint / EBL Disclosure
- Request for Visual Smoke Detector

Completing the RFTA

The owner will also be required to submit the following items with the Request for Tenancy Approval (RFTA):

- 1. Management Agreement: A current management agreement or letter from the owner authorizing the management company or property manager to conduct business on behalf of the owner, if applicable.
- 2. The BHA has a **Model Lease** that the owner may utilize for the Section 8 tenancy. However, if the owner decides to use their own lease, the owner must submit it for BHA review.
- 3. Water Sub-metering Form: If the owner wishes to charge you for water, the owner must provide a valid sub-metering form and a lease addendum for billing water utility.

Family Obligations

Let's review the Family Obligations. They are attached to the Leasing Guidebook as Exhibit A.

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The BHA would like to contact you via automated text message once a week to ask you questions about how your housing search is going in order to improve the voucher program.

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THANK YOU.

Good luck in your housing search!

