

WELCOME!



Welcome to the Dakota County CDA. You have been asked here today because you are a participant in the Housing Choice Voucher program. The Housing Choice Voucher Program, or Section 8, is a rental subsidy program funded by federal tax dollars. Unlike other benefit programs, the voucher program is not an entitlement program, meaning that not everyone who qualifies for the program will receive a benefit as program funding is limited. This program briefing will walk you through your obligations as a participant so that you can be successful in keeping your voucher for as long as you need it.

Annual Recertification

- Gather Information and verification consent
- Review program requirements and your responsibilities
- Sign recertification paperwork
- Ask questions you may have



As part of this slideshow we will discuss five important topics. These include

Rent Calculation,

Change Reporting,

The Move Process,

Inspections, and

Retaining your Assistance.

What We'll Discuss...

1. Rent Calculation
2. Reporting Changes
3. The Move Process
4. Inspections, and
5. Retaining your Assistance



As part of this slideshow we will discuss five important topics. These include

Rent Calculation,

Change Reporting,

The Move Process,

Inspections, and

Retaining your Assistance.

RENT CALCULATION

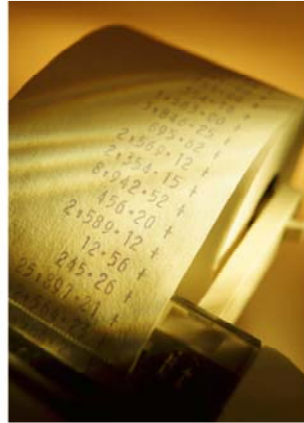


Let's begin with Rent Calculation.

To Calculate Your Rent...



- The CDA must verify certain information:
 - Household composition
 - Income
 - Assets
 - Expenses
- Your rent is calculated based on this information



To calculate your rent portion,

the CDA is required to verify certain information.

This includes the composition of your family's household,

all income received by household members,

and all assets

and expenses for your household.

It is important to be thorough in reporting these items, as your rent is calculated based on this information.

Annual Income



- To estimate your income for the next year, the CDA looks at your previous patterns in income
- All sources of income during the year (including wages, unemployment, Social Security, MFIP, etc.) are included in your total annual income
- Rent portion is based on your average monthly income
- While your actual income may vary month to month, your rent portion may remain the same throughout the year. Unlike Dakota County Economic Assistance, the CDA will not make changes every time your income changes.

**It's a good idea to plan ahead and save for months when your actual income may be less but your rent portion may not change*



To estimate, or annualize, your income for the next year, the CDA looks at your previous patterns in income.

This means that all sources of income received during the year are included in your annual income total.

From this total, your average monthly income is determined and your rent portion is based on this amount.


So, while your actual income may vary from month to month due to varying hours, your average income calculation and your rent portion will remain the same throughout the year.

Unlike Dakota County Economic Assistance, the CDA will not make changes every time your income changes.

Therefore, it's a good idea to plan ahead and to budget or save money for months when your actual income may be less but your rent portion may not change.



What You Pay

- 30 - 40% of monthly adjusted income
 - Tenant Rent is affected by the:
 - Gross Rent
 - Payment Standard
 - Maximum Housing Assistance Payment
- 

After projecting your annual income, the CDA can determine what you pay for rent. As a program requirement, you will always pay a minimum of 30% of your income towards the gross rent. When selecting a new unit, you are limited to paying no more than 40% of your adjusted monthly income towards the gross rent.

There are a few factors that determine the tenant rent or what you will pay to your landlord.


These include the gross rent,

the CDA's payment standard,

and the maximum CDA payment.



Gross Rent

- **Gross Rent** = Contract Rent + Utility Allowance
 - *Contract rent* is the amount of rent charged by the landlord
 - *Utility Allowance* is the CDA-determined amount for utility costs you are responsible for paying in addition to your rent
- 

The gross rent is the contract rent plus a utility allowance.

The contract rent is the amount of rent charged by the landlord. The landlord may pay for some of the utilities and include those in the contract rent. If the utilities are not included, you are responsible to arranging for service and pay utility bills on time.

Since everyone's utility bills are different, the CDA establishes a utility allowance schedule based on average use and rates.

Payment Standards

- **Payment standards** are CDA-established benchmarks of the gross rent for a modest rental unit in the area
- Depend on bedroom size and location of unit
- Updated annually

Payment Standards are benchmarks calculated by the CDA of rent and utility amounts for a modest rental unit in the area.

The CDA's payment standards depend on the size and location of the unit

They are updated once a year.




Maximum Assistance

- The ***Maximum Housing Assistance Payment (HAP)*** is equal to the Payment Standard minus 30% of adjusted monthly income
- You can choose a unit with a rent above the payment standard but you will pay the extra amount as the CDA's maximum HAP will not change.



The maximum Housing Assistance Payment or HAP the CDA will pay is equal to the payment standard less 30% of your adjusted monthly income.


While you are permitted to rent a unit that costs more than the payment standard, you will be responsible for paying the additional amount.



How This Works...

Contract Rent	\$1000	Contract Rent	\$1000
Utility Allowance	\$ 42	Maximum HAP	(\$675)
Gross Rent	\$1042	Tenant Rent	\$ 325
Payment Standard	\$975	Utility Allowance	\$ 42
		Total Tenant Payment	\$367
30% of income	(\$300)		
Maximum HAP	\$675	40% of income	\$400

**Contact a Housing Specialist or check the rent affordability calculator on-line to determine whether a unit is affordable for you*



Let's look at an example.

Imagine that you find an apartment with a rent of one thousand dollars

You need to pay for gas heat. The allowance for the tenant-paid utilities is determined to be forty-two dollars.

This totals a gross rent of one thousand forty-two dollars.

The CDA payment standard is nine hundred seventy-five dollars.

To determine the maximum HAP, we need to subtract out 30% of the adjusted monthly income. Let's imagine that amount to be three hundred dollars.

The maximum HAP is then six hundred seventy-five dollars.

To determine your tenant rent or how much you will pay to the landlord, you will take the contract rent,

Subtract out the maximum HAP,

And the tenant rent for this example would be three hundred and twenty-five dollars.

Keep in mind that you are also responsible for the utilities.

This means that your total tenant payment or gross housing costs total three hundred sixty-seven dollars.

If you were moving to a new unit, you cannot pay more than 40% of your adjusted monthly income towards the gross housing costs. Since in this example, 40% of income is four hundred dollars and the total tenant payment of three hundred sixty-seven dollars is less, the CDA would determine this unit to be affordable.

If you are interested in a unit over the payment standard, speak with a Housing Specialist to determine whether the unit is affordable for you or use the rent affordability calculator found on our website.

REPORTING CHANGES



Your voucher benefits are impacted by changes in your household's composition and income. Let's look at how and when you should report these changes.



How Do I Report a Change?

Dakota County CDA Family ID# _____
Housing Choice Voucher Change Reporting Form

IMPORTANT: All household changes must be reported ASAP within 10 days of the change. If you do not provide information in a timely manner, you may be required to repay any unrepaid assistance or it may affect production in your next portion. To report a change, please complete this form and return it to: Dakota County CDA, 1228 Town Centre Drive, Eden, MN 55122 or fax to 651-475-4444.

HOUSEHOLD INFORMATION

Print Name of Head of Household: _____ I am on the Section 8 Waiting List Application # _____
 Social Security Number: _____

Family Size: _____ Date: _____ Day: _____ Month: _____

Phone Number: _____ Fax Number: _____

I am reporting an address change
 Old Address: _____ New Address: _____

INCOME CHANGES (CHECK ANY THAT APPLY)

Wages Employer Name: _____ Per Month: \$ _____ per week/month
 Increase Taxable Non-Taxable
 Decrease

Self Report on reporting that it might not meet the criteria of reportable income by selecting one of the following: Unemployment FSP (Infants) Looking for Work Other _____
 Increase New Income Amount: \$ _____ per month
 Decrease

Child Support New Income Amount: \$ _____ per month
 Increase Non-Custodial Parent
 Decrease

Child Care Costs Provider Name: _____ \$ _____ per week/month
 Increase Address: _____ Phone Number: _____
 Decrease

Other Income Change Please explain the change: _____

FAMILY COMPOSITION CHANGES (CHECK ANY THAT APPLY)

Household Member Moved Out Name: _____ Relationship: _____

Birth or Adoption of a Child Name: _____ Date of Birth: _____ Social Security Number: _____
 You must have **PRE-APPROVAL** from the CDA and your landlord or our assistance for your household.

Additional Adult Name: _____ Relationship to Head of Household: _____ Social Security Number: _____

I certify that the information given above is accurate and complete to the best of my knowledge and belief. I understand that providing false information is punishable under Federal and State law and is grounds for denial of my application or termination of my housing assistance.

Head of Household Signature: _____ Date: _____

- The Best Way to get a Change Reporting Form:
- Calling your Housing Specialist
 - Visiting the CDA office
 - Accessing the website

The best way to report a change is by submitting a Housing Choice Voucher Change Reporting Form.

When filled out correctly this form helps us connect information to the correct file and respond to your request in a timely manner.

To obtain one of these forms you may

call your Housing Specialist,

visit by the CDA office,

or access the CDA website.

The screenshot shows the website www.dakotacda.org. The main navigation menu includes: PROGRAMS AND SERVICES, DOING BUSINESS WITH THE CDA, ABOUT THE CDA, and REPORTS, DATA & RESOURCES. The 'PROGRAMS AND SERVICES' dropdown menu is open, showing options for: For Renters, For CDA Residents & Clients, For Homebuyers, For Homeowners, For Cities & Townships, and All Programs & Services. The 'For CDA Residents & Clients' option is highlighted. Below the menu is the 'Useful Forms & Links' section, which contains links to: Dakota County Private Rental Market Vacancy Listing, Information & Referral Guide, Section 8 Change Reporting Form, Payment Standards, Rent Affordability Calculator, Utility Allowance Schedule, and CDA Housing Choice Voucher Administrative Plan.

To download forms from our website, go to www.dakotacda.org.

On the main menu, hover your mouse over “Programs and Services,”

From the menu, click on “For CDA Residents and Clients.”

Finally, scroll down to the bottom of the page and select a document to view or print.

You will also find vacancy listings, payment standards, utility allowance schedules, a rent affordability calculator, and the CDA’s Administrative Plan in this area.

What Must I Report?



- Change in income for any household member
- Move out of a household member
- Birth, adoption, or court-awarded custody of a child
- Change in full-time student status



Changes you must report include

a change in income for any household member,

The move-out of any household member,

the birth, adoption, or court-awarded custody of a child

And a change in full-time student status.



CDA Approval

You must receive **prior** approval to:

- Add a new person to your household
- Have a visitor in your unit for more than 15 days in a 12 month period
- Be absent from your unit for over 30 days

**If you do not get CDA approval first, you may risk eviction or loss of your housing assistance*



You must request prior approval from the CDA before making the following changes:

Adding a new person to your household;

Having a visitor in your home for more than 15 days in a 12 month period; or


If any household member will be absent from your home for more than 30 days.

These requests may also require permission from your landlord.

If you do not have prior approval, you may risk eviction and/or loss of your housing assistance.



Change Reporting Requirements

- You must report a change in writing within 30 days
 - If you report a change late, you may be required to pay back overpaid HAP
 - You are responsible for keeping all information current with CDA
- 

Please remember that you must report a change in writing within 30 days.

If you report a change late, you may be required to pay back housing benefits that were overpaid on your behalf.

While you may be reporting changes to other agencies in Dakota County, you must report all information directly to your Housing Specialist. Information generally is not shared among agencies so the CDA will not receive information that you provide to Dakota County.

THE MOVE PROCESS



At the end of your assisted lease, you have the option of renewing your lease or locating a new unit. Let's review the process if you choose to move.

Moving Checklist



- ✓ Provide written notice to the CDA
 - Vacancy rates are low and affordable units are hard to find.
- ✓ Provide written notice to the landlord
- ✓ Submit move-packet paperwork
- ✓ Be home for inspection of new unit



To make a successful move,

make sure to provide proper written notice to CDA

Don't be hasty providing notice to your landlord or the CDA. Vacancy rates are low and many of our participants are having a hard time finding a new affordable unit to move to.

and your landlord,

to submit completed move paperwork,

and to be home for the inspection of your new unit.

Step 1: Provide Written Notice to CDA



You must give a **2 month + 1 day** written notice

January						
Su	M	Tu	W	Th	F	Sa
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28	29	30				

**Remember to give notice to your landlord, too*



Step 1 is to provide written notice to the CDA.

CDA policy requires a written notice to move 2 months and one day prior to your move date.

This means that if you are planning to move June 1st you must submit your notice by March 31st.

April 1st is too late.

Remember, you must also give notice to your landlord.

Step 2:
Submit Move Paperwork

- After you give notice, the CDA will mail you a move packet
- The RTA must be in by 4:30pm on the 15th of the month before you move
- The Mutual Termination must be submitted 45 days before lease ends

**Late paperwork will delay your move*

Request for Tenancy Approval
Housing Choice Voucher
Mutual Termination of Lease Agreement

After you give proper notice, the CDA will mail you out a move packet.

This packet will include a Request for Tenancy Approval and your voucher.

The packet will also include a Mutual Termination of Lease agreement, if you are moving prior to the end of your lease. This agreement needs to be signed by you and your landlord and submitted to the CDA at least 45 days before your lease ends.

The Request for Tenancy Approval (RTA) must be received by 4:30pm on the 15th of the month before you move.

Late paperwork will delay your move.

Step 3: Inspection of the New Unit



- Inspection will occur on the first business day of the month you move in
- No notice will be given so mark your calendar!
- You must be home between 8 a.m. and 5 p.m. to let the inspector into your unit
- If available, inspections MAY be schedule prior to the move in.



**A missed inspection will delay your assistance!*



Step 3 is an inspection of the new unit.

Once your paperwork has been approved, an inspection will occur at your new unit on the first business day of the month.

You will not receive notice of this inspection, so mark your calendar.

Be prepared to be home between the hours of 8am and 5pm, as you must allow the inspector access to your unit.

If your new unit is vacant and accessible, our inspector may arrange to inspect the unit prior to your move-in date. Your landlord will be aware of this scheduling.

A missed inspection will delay your assistance.

Moving Timeline



January						
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				1	2	3
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April						
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May						
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24	25	26	27	28	29	30
31						

June						
Su	M	Tu	W	Th	F	Sa
		2	3	4	5	6
7		9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



Let's review some important dates in the move process.

Give a proper move notice.


If you are moving prior to the end of your lease, turn in a mutual termination of lease agreement.

Turn in the RTA for the new unit.

Cooperate with the inspection scheduling.



Moving Requirements

- You must sign a 12-month lease
 - Your lease must begin on the 1st of the month
 - You may only move once in a 12-month period
 - Any money owed must be repaid before your move can be approved
 - CDA cannot guarantee uninterrupted assistance during a move; be prepared to pay the full first month's rent!
 - Delays in assistance are more common when moving to another housing authority's jurisdiction
- 

Keep in mind that you must sign a 12-month lease.

Your lease must begin on the first of the month

You may only move once in a 12-month period.

Any money owed to the CDA or to your landlord must be repaid before your move can be approved.

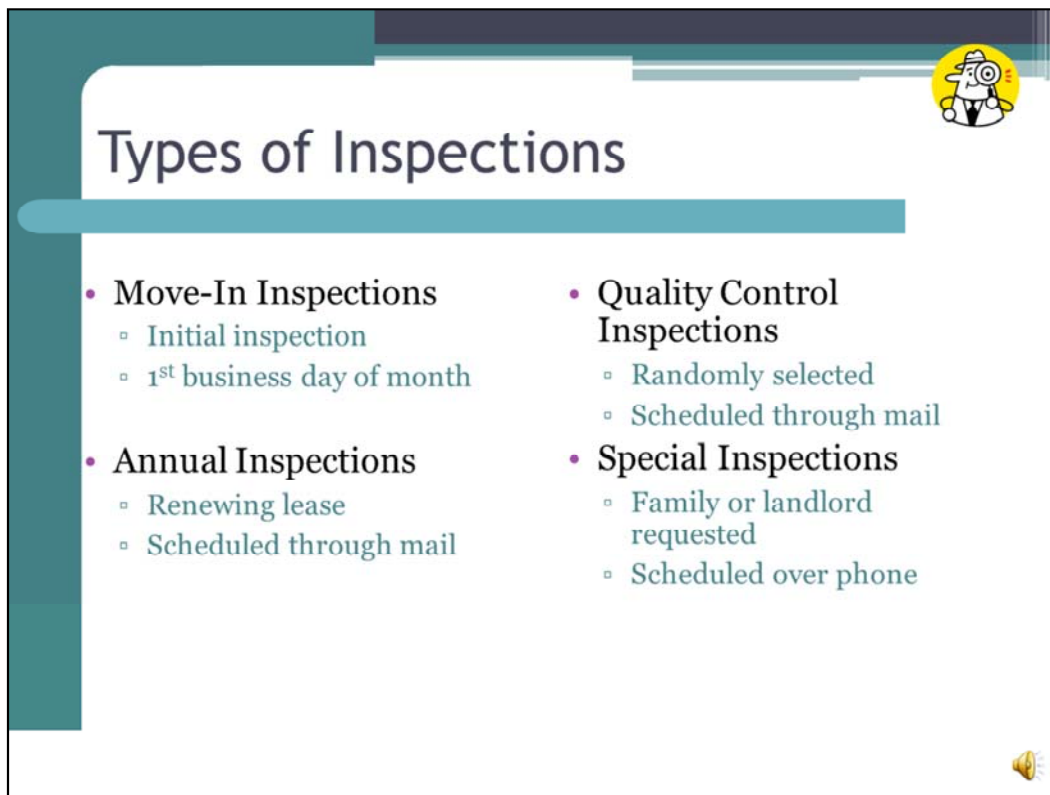
Finally, the CDA cannot guarantee uninterrupted assistance during a move so you must be prepared to pay the full first month's rent!

Delays are more common if you are moving to another housing authority's jurisdiction.

INSPECTIONS



Housing Quality Standards or HQS inspections are performed on all assisted units to ensure that your home is decent, safe, and sanitary.

A presentation slide titled "Types of Inspections" with a teal and dark blue header. The slide lists four types of inspections: Move-In, Annual, Quality Control, and Special. A cartoon character with a magnifying glass is in the top right corner, and a lightbulb icon is in the bottom right corner.

Types of Inspections

- **Move-In Inspections**
 - Initial inspection
 - 1st business day of month
- **Annual Inspections**
 - Renewing lease
 - Scheduled through mail
- **Quality Control Inspections**
 - Randomly selected
 - Scheduled through mail
- **Special Inspections**
 - Family or landlord requested
 - Scheduled over phone

In the HCV program, there are two main types of inspections.

The first type is a move-in inspection. This is the initial inspection of a unit.

The second type is an annual inspection. The CDA is required to inspect units at least once a year if you choose to renew your lease. You will receive notice in the mail with the date and approximate time of the inspection.

The CDA also conducts quality control inspections. Units are randomly selected throughout the year to ensure we are consistently inspecting all unit in accordance with the program rules.

Special inspections are performed at the request of you or your landlord to address time-sensitive concerns.



Allowing Access to Your Unit

- Being home yourself is best!
- Arrange for another adult to let the inspector in
- Make prior written arrangements with your landlord and the inspector to enter in your absence
- Call CDA in advance if you need to reschedule

**Missed inspections may cause delayed payments or termination of your assistance*



For inspection of your unit to occur, you must allow the inspector access to your unit.

The best way to do this is by being home yourself.

If you cannot be home, arrange for another adult 18 years of age or older to let the inspector in.

If this is not possible, you can make prior written arrangements with your landlord and the inspector to enter your unit while you are gone.

If you must change the date of the inspection, call the CDA in advance to reschedule.

Remember: Missed inspections may cause delayed payments or termination of your assistance.

Failed Inspections



- Most commonly failed items:
 - Inoperable smoke or CO detectors 
 - Missing switch plate or outlet covers 
 - Broken windows/torn or missing screens 
 - Burners on kitchen stove not operating 
- If you notice a problem, call your landlord **before** your inspection to make the necessary repairs



The inspector may find items that don't meet the HQS criteria.

The most commonly failed inspection items include:

Inoperable smoke or carbon monoxide detectors,

Missing switch plate or outlet covers,

Broken windows and torn or missing screens, and

Kitchen burners not operating correctly.

If you notice these or any problems, call your landlord **before** your inspection to make the necessary repairs.

RETAINING YOUR ASSISTANCE



At the CDA, we want you to be successful on the Housing Choice Voucher program. Let's review some simple steps for retaining your assistance.

Fulfill Program Obligations



- Attend all scheduled meetings
- Supply all information required to calculate your subsidy
- Report all changes in writing within 30 days
- Cooperate with your inspection
- Refrain from illegal drug use, alcohol abuse, and violent activities (includes all members and visitors to your home)
- Avoid threatening or abusive behavior toward your landlord, neighbors and CDA staff



To fulfill program obligations, remember that it is your responsibility

to attend all CDA meetings;

to supply all information required to calculate your subsidy;

When changes occur, be sure to report them in writing within 30 days.

Cooperate with your inspection.

Refrain from illegal drug use, alcohol abuse, violent activity. Make sure all household members and visitors to your home also comply.

Avoid threatening or abusive behavior toward your landlord, neighbors and CDA staff.



Fulfill Lease Obligations

- Pay rent on time
- Properly maintain your unit
- Follow community rules and regulations
- Provide proper notice to your landlord before vacating your unit

**Evictions for lease violations will cause you to lose your housing voucher*



Another responsibility of the Housing Choice Voucher program is to fulfill the obligations of your lease.

This means paying your rent on time,

properly maintaining your unit,

following community rules and regulations, and

providing proper notice before you move.

Remember: Evictions from your unit for violations of your lease will cause you to lose your Housing Choice Voucher.



Paperwork Signed Today

- Statement of Tenant Responsibilities
- Release of Information
- Necessary Verification Forms



At your appointment with CDA staff, you will be signing forms electronically.

These forms will include,

Statement of Tenant Responsibilities. The Statement of Tenant Responsibilities was mailed to you with your application packet. By signing this you understand the policies and rules of the HCV program as well as the consequences of program violations. You are further certifying that you understand that false statements or information are punishable under Federal Law. False statements or information are grounds for termination and can result in theft and fraud charges under the state & federal law.

Release of Information. This is a HUD required release of information.

Necessary verification forms

THANK YOU!



The average participant receives \$6,500 per year in rental assistance benefits just by following the rules we have reviewed. If you have questions about this information, please discuss them with the Housing Specialist during your appointment. Thank you for your participation and help in making our program a success. You may now return to the lobby and wait for your name to be called.